Certificate Number: 03088-PAE-DE-033834034

Bankruptcy Case Number: 15-13129



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>December 15, 2019</u>, at <u>8:34</u> o'clock <u>PM CST</u>, <u>Beatrice Poe</u> completed a course on personal financial management given <u>by internet and telephone</u> by <u>Debt Education and Certification Foundation</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: December 15, 2019 By: /s/Maria Arreguin

Name: Maria Arreguin

Title: Counselor